



February 11, 2011

Filed via e-ORI@dol.gov

Fred Wong
Luisa Grillo-Chope
Office of Regulations and Interpretations
Employee Benefits Security Administration
U.S. Department of Labor
Washington, D.C. 20210

Re: Fiduciary Definition Hearing

Dear Sir or Madam:

AARP has submitted in-depth comments concerning our views on the proposed regulation. Among the issues we would testify on are the following:

1. What constitutes investment advice.
2. When should advice concerning plan distributions be considered fiduciary advice.
3. Limitations concerning when an entity is designated a fiduciary.

Because AARP believes the issues raised by this proposed regulation are extremely important, we request that AARP be given the opportunity to present our views at this hearing. Thank you for your consideration of our request.

Sincerely,

A handwritten signature in black ink, appearing to read "David Certner", with a long horizontal flourish extending to the right.

David Certner
Legislative Counsel and
Director of Legislative Policy
Government Relations and Advocacy